

**Job Title:** Underwriter  
**Position Reports to:** Director of Underwriting  
**Classification:** Exempt, Full Time  
**Schedule:** Monday through Friday

**Job Summary:**

Southern Oak is looking for an experienced Underwriter to join our Underwriting department. This position will be responsible for underwriting personal lines insurance risk by evaluating exposure, policy forms, and rates. In addition, this position will provide technical advice and training to agents and others regarding underwriting guidelines and procedures. The ideal candidate will demonstrate precise attention to detail, analytical decision-making skills, exceptional customer service to internal and external customers, and excellent verbal and written communications.

**Primary Responsibilities:**

- Process complex underwriting documents including applications, endorsements and cancellations in accordance with underwriting guidelines and standards
- Perform a variety of research and analytical duties to properly assess and rate exposures
- Translate the identified risks into a coverage decision and corresponding insurance pricing within the rules and guidelines set forth by the company utilizing team collaboration
- Review various supporting documents for compliance
- Request additional documentation necessary for the processing of an application, endorsement or cancellation
- Provide timely and professional customer service to our agents and policyholders to resolve problems and answer questions as well as provide technical advice and training on underwriting eligibility and processes
- Rate policies and check previously rated policies for proper rating
- Participate in various Underwriting related projects including Underwriting systems testing

**Qualifications:**

- Bachelor's Degree or 4 years of relevant work experience equivalent
- Agents 2-20, CS 4-40 license and/or insurance designations (e.g. CPCU) preferred
- Two years of experience in property insurance operations, claims, agency, or call center required
- Basic knowledge of underwriting manuals, procedures, policy administration and workflows required
- Ability to handle multiple projects, prioritize tasks and meet deadlines
- Proficiency with Microsoft Office products and internet research tools required
- Excellent communication skills and ability to interact on a professional level with internal and external personnel

- Detail-oriented and exceptionally organized
- Ability to contribute to a positive work environment and function as a collaborative partner
- Demonstrated customer service focus / superior customer service skills
- Strong problem solving and analytical skills

**Benefits:**

- 401(k) with dollar-for-dollar company match up to 6%
- Medical, dental & vision
- Wellness & mental health
- Company paid Life, Short- and Long-Term Disability
- Paid time off
- Diverse, inclusive & welcoming culture
- Career development & tuition assistance
- Equal Opportunity Employer

Satisfactory completion of a post-offer drug screening and background check is a condition of employment.

**Company**

Southern Oak is a Florida-based insurance company specializing in personal residential property coverage with its home office in Ponte Vedra Beach, FL.